

Certificate Number: 03605-PR-DE-014978595
Bankruptcy Case Number: 11-02453



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 26, 2011, at 3:54 o'clock PM AST, JOSE BAEZ CARRASQUILLO completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: May 26, 2011 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER